Case 23-10495-GLT Doc 24 Filed 11/24/23 Entered 11/25/23 00:28:28 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	lentify the case:	•		
Debtor 1:	Christopher D. King	Social Security number or ITIN:	xxx-xx-2211	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Rachele H. King	Social Security number or ITIN:	xxx-xx-0982	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	9/23/23
Case number: 23–10495–GLT				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Christopher D. King	Rachele H. King
2.	All other names used in the last 8 years		
3.	Address	4345 Miller Avenue Erie, PA 16509–1311	4345 Miller Avenue Erie, PA 16509–1311
4.	Debtor's attorney Name and address	Michael J. Graml 714 Sassafras Street Erie, PA 16501	Contact phone 814–459–8288 Email: mattorney@neo.rr.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740
			Date: 11/22/23

For more information, see page 2

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Debtor Christopher D. King and Rachele H. King

Official Form 309I

Case number 23-10495-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	January 8, 2024 at 02:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/8/24	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/4/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/21/24	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 1/8/24 at 02:00 PM, Location: remotely by the Trustee via Zoom, www.ch13pitt.com, meetings@chapter13trusteewdpa.com	itors on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilication conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, to later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a tions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the pla are made. A discharge means that creditors may never try to collect the debt from the debtors personally exas provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadlir you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-10495-GLT

Christopher D. King Chapter 13

Rachele H. King
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 3
Date Rcvd: Nov 22, 2023 Form ID: 309iPGH Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID		Recipient Name and Address
db/jdb		Christopher D. King, Rachele H. King, 4345 Miller Avenue, Erie, PA 16509-1311
aty	+	Alyk L Oflazian, Manley Deas Kochalski LLC, 1555 Lake Shore Drive, Attn: Bankruptcy Department, Columbus, OH 43204-3825
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15640193		Attn: Bankruptcy Department, Ally Financial, P.O. Box 380901, Roseville, MN 5555438-0901
15640195		Attn: Bankruptcy Dept., Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
15640198	+	Erie County Tax Claim Bureau, Erie County Courthouse, 140 W. Sixth Street, Room 110, Erie, PA 16501-1029
15640194	+	Honorable Timothy S. Beveridge, 1571 West 38th Street, Erie, PA 16508-2348

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: mattorney@neo.rr.com	Date/Time	Recipient Name and Address
aty		Email Text. mattories encontrolli	Nov 23 2023 00:15:00	Michael J. Graml, 714 Sassafras Street, Erie, PA 16501
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Nov 23 2023 00:16:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Nov 23 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us		
Ü		·	Nov 23 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	N 22 2022 05 15 00	D. I. D. (D. D.)
			Nov 23 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2023 00:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov		
			Nov 23 2023 00:16:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15658709	+	EDI: AISACG.COM	Nov 23 2023 05:15:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15644030		EDI: CAPITALONE.COM		
15640106		EDI GITIGORD	Nov 23 2023 05:15:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15640196	+	EDI: CITICORP	Nov 23 2023 05:15:00	Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15640197	+	EDI: CCS.COM	N 00 0000 05 15 00	
			Nov 23 2023 05:15:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

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Date Rcvd: Nov 22, 2023 Form ID: 309iPGH Total Noticed: 22

15651466	Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2023 00:20:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587. Greenville, SC 29603-0587
15640199	Email/Text: amps@manleydeas.com	Nov 23 2023 00:16:00	Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
15640200	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2023 00:16:00	PNC Bank, N.A., Attn: Bankruptcy Dept., P.O. Box 94982, Cleveland, OH 44101-0570
15640201	Email/Text: signed.order@pfwattorneys.com	Nov 23 2023 00:16:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15640202	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2023 00:20:26	Resurgent Capital Services, LP, P.O. Box 10497, Greenville, SC 29603-0497
15640203	+ Email/Text: collections@widgetfinancial.com	Nov 23 2023 00:16:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address cr PNC BANK, NATIONAL ASSOCIATION

cr *+ Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

Name Email Address

Alyk L Oflazian

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Michael J. Graml

on behalf of Joint Debtor Rachele H. King mattorney@neo.rr.com mjgraml@verizon.net

Michael J. Graml

on behalf of Debtor Christopher D. King mattorney@neo.rr.com mjgraml@verizon.net

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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TOTAL: 6